

**Information to identify the case:**

Debtor 1	<u>Kevin A Yurcisin</u>	Social Security number or ITIN	xxx-xx-6695
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	19-22076-JAD		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kevin A Yurcisin

9/19/23

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Kevin A Yurcisin  
Debtor

Case No. 19-22076-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Sep 19, 2023

User: auto  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 25

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2023:**

Recip ID	Recipient Name and Address
db	+ Kevin A Yurcisin, PO Box 229, Adamsburg, PA 15611-0229
15056902	+ Mb Financial Bank, 6111 N River Rd, Rosemont, IL 60018-5111
15056903	+ Mb Financial Bank, Attn: Bankruptcy Dept., 800 West Madison Street, Chicago, IL 60607-2683
15056904	Paypal Credit, PO Box 105658, Atlanta, GA 30348-5658
15056907	+ Pheple Fcu, P.o. Box 983, Greensburg, PA 15601-0983
15056901	+ loanDepot, Attn: Bankruptcy, Po Box 250009, Plano, TX 75025-0009

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Sep 20 2023 03:23:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 19 2023 23:27:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Sep 20 2023 03:23:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 19 2023 23:27:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Sep 20 2023 03:23:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
cr	+ EDI: RECOVERYCORP.COM	Sep 20 2023 03:23:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15106044	+ EDI: PHINAMERI.COM	Sep 20 2023 03:23:00	ACAR Leasing LTD, d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
15056897	+ EDI: PHINAMERI.COM	Sep 20 2023 03:23:00	AmeriCredit/GM Financial, Po Box 181145, Arlington, TX 76096-1145
15056898	EDI: CAPITALONE.COM	Sep 20 2023 03:23:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
15056899	+ EDI: CAPITALONE.COM	Sep 20 2023 03:23:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15081595	EDI: CAPITALONE.COM	Sep 20 2023 03:23:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083

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User: auto

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15066419	+ Email/Text: FifthThirdBKNotices@nationalbankruptcy.com	Sep 19 2023 23:27:00	Fifth Third Bank, PO Box 9013, Addison, Texas 75001-9013
15097303	+ Email/PDF: ebnotices@pnmac.com	Sep 19 2023 23:42:55	PennyMac Loan Services, LLC, P.O. Box 2410, Moorpark, CA 93020-2410
15056905	+ Email/PDF: ebnotices@pnmac.com	Sep 19 2023 23:42:54	Pennymac Loan Services, Po Box 514387, Los Angeles, CA 90051-4387
15056906	+ Email/PDF: ebnotices@pnmac.com	Sep 19 2023 23:42:54	Pennymac Loan Services, Correspondence Unit/Bankruptcy, Po Box 514387, Los Angeles, CA 90051-4387
15075324	+ EDI: RMSC.COM	Sep 20 2023 03:23:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15094551	EDI: AIS.COM	Sep 20 2023 03:23:00	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15088255	+ EDI: WFFC2	Sep 20 2023 03:23:00	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 130000, Raleigh, NC 27605-1000
15056908	+ EDI: WFFC2	Sep 20 2023 03:23:00	Wells Fargo Dealer Services, Po Box 10709, Raleigh, NC 27605-0709
15056909	+ EDI: WFFC2	Sep 20 2023 03:23:00	Wells Fargo Dealer Services, Attn: Bankruptcy, Po Box 19657, Irvine, CA 92623-9657
15056900	+ Email/Text: bknotification@loandepot.com	Sep 19 2023 23:28:00	loanDepot, 26642 Towne Center Dr, Foothill Ranch, CA 92610-2808

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PENNYMAC LOAN SERVICES, LLC
cr		Wells Fargo Bank NA, dba Wells Fargo Auto
cr	##+	PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COM, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG, PA 15601-3734

TOTAL: 2 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Brian Nicholas

on behalf of Creditor PENNYMAC LOAN SERVICES LLC bnicholas@kmlawgroup.com

Joseph F. Nicotero

on behalf of Plaintiff Kevin A Yurcisin josephnicotero@gmail.com

Maria Miksich

on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmlawgroup.com

Natalie Norina Piscione

on behalf of Defendant PHEPLE FCU f/k/a WESTMORELAND COMMUNITY FCU covellilawoffices@yahoo.com,  
ndantonio@covellilaw.com

Natalie Norina Piscione

on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT  
UNION covellilawoffices@yahoo.com ndantonio@covellilaw.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

Scott R. Lowden

on behalf of Debtor Kevin A Yurcisin lowdenscott@gmail.com

Stephen Russell Franks

on behalf of Creditor Wells Fargo Bank NA dba Wells Fargo Auto amps@manleydeas.com

William E. Craig

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 10